CLAIMS

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A system for authenticating a signature comprising:

- (a) a digitizer and associated electronic pen;
- (b) a dynamic identification unit for receiving data from said digitizer produced during signature by said electronic pen on said digitizer, calculating signature parameters and permitted variations from said data, and generating a reference signature record therefrom;
- (c) a comparator for comparing said received parameters 10 produced during signature with said reference signature record; and
 - (d) apparatus for providing an accept or reject response in accordance with the output of said comparator.

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The system according to claim 1, further comprising:

- a transmitter for transmitting said calculated signature parameters for authentication; and
- a receiver for receiving said transmitted signature parameters, said receiver being coupled to said comparator.

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- 3. The system according to claim 2, wherein:
- (a) said system further includes an encryptor for encrypting said measured parameters to provide an encrypted signature record; and
- 25 (b) said dynamic identification unit further includes a decoder for decoding said encrypted signature record.
 - 4. The system according to claim 1, wherein said reference signature record is stored on an IC (integrated chip) card.

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5. The system according to any of claims 1 to 3 for authenticating a signature transmitted over a transmission line comprising:

(a) a wendor unit including:

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- (1) a digitizer and associated electronic pen; and
 (b) a signature authorization unit coupled to said vendor unit by the transmission line and including:
- (1) a dynamic identification unit for receiving data from said digitizer produced during signature by said electronic pen on said digitizer, calculating signature parameters therefrom, and generating a reference signature record corresponding thereto;
- (2) a comparator for comparing said parameters 10 produced during signature with said reference signature record; and
 - (3) apparatus for providing an accept or reject response to said vendor unit in accordance with the output of said comparator.

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- 56. The system according to claim 2 or 3 for authenticating a signature transmitted over communication transmission lines comprising:
 - (a) a cardholder unit including:
 - (1) a digitizer and associated an electronic pen;
 - (2) apparatus for transmitting the output of said digitizer over the communication transmission lines;
 - (b) a signature authorization unit including:
 - (1) a dynamic identification unit for receiving data from said digitizer produced during signature by said electronic pen on said digitizer, calculating signature parameters therefrom, and generating a reference signature record corresponding thereto;
 - (2) a comparator for comparing said parameters 30 produced during signature with said reference signature record; and
 - (3) apparatus for providing an accept or reject response in accordance with the output of said comparator; and

c) a vendor unit coupled to said cardholder unit and to said signature authorization unit by the communication transmission lines and including a transceiver for receiving said output of said digitizer from said cardholder unit and transmitting it to said signature authorization unit; and for receiving said accept or reject response from said signature authorization unit.

5 wh a 37. The system according to any of the preceding claims, 10 wherein said reference signature record includes an array of signature parameters and permitted variations.

- 8. The system according to any of the preceding claims, further comprising means for updating said reference signature record.
- SW^{q} 9. A method of authenticating a signature including the steps of:
 - (a) providing a reference signature record;
 - 20 (b) signing with an electronic pen on a digitizer tablet;
 - (c) dalculating signature parameters from data received from said digitizer produced during signature by said electronic pen on said digitizer;
 - 25 (d) comparing said parameters produced during signature with said reference signature record; and
 - (e) providing an accept or reject response in accordance with results of the comparison.
 - 10. The method according to claim 9, and further including the steps of:
 - (a) encrypting said calculated parameters with a encryption key after said step of calculating; and
 - (b) decrypting said encrypted parameters before comparing said parameters.

- 11. The method according to claim 9, wherein said step of providing a reference signature record includes:
- (a) writing the signature on said digitizer several times;
- (b) calculating signature parameters for each
 signature;
- (c) calculating permitted variations of said signature parameters; and
- 10 (d) storing said signature parameters and said permitted variations as a reference signature record.
 - 12. The method according to any of claims 9 to 11, further comprising updating said reference signature record.

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